

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for optimizing customer experiences, the method comprising:

defining a plurality of prioritized experiences correlating to a customer interaction strategy, wherein each prioritized experience has at least one associated treatment;

storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

using a central, channel-independent processing engine, dynamically applying the plurality of stored defined experiences during interactions with customers over at least two different types of communication channels;

capturing customer interaction results, for refining future targeted interactions;

evaluating a customer strategy for a company;

identifying a plurality of customer segments for a customer base of the company;
and

formulating the interaction strategy based on value opportunities by defining a plurality of treatments and assigning each of the plurality of treatments to a prioritized interaction based on a hierarchy of grouped rules, where the hierarchy of grouped rules comprises a group of overriding rules, a group of trigger rules, a group of event based rules, and a group of interaction

rules, such that overriding rules are globally applied to all customers, and such that any rule from the group of overriding rules takes precedence over any rule from the group of interaction rules,

wherein the step of applying the plurality of defined experiences comprises:

generating a customer interaction record with a plurality of data fields for a customer, the customer interaction record comprising a batch data section, a customer experience packet section, and a real time data section;

generating an XML document from the customer interaction record;

using a web services layer to pass the XML document to the central, channel-independent rule processing engine;

processing the hierarchy of grouped rules using information from the customer interaction record;

updating the customer experience packet section of the customer interaction record and the XML document to indicate at least one treatment for the customer; and

using the web services layer to send the XML document to a channel to indicate the at least one treatment for the customer.

2. (Cancelled)

3. (Original) The method from claim 1, further comprising deriving insight about customers from analytical models, wherein defining the prioritized experiences is based on the derived insight.

4. (Original) The method from claim 1, wherein the step of storing the plurality of prioritized experiences stores experience data in a central repository; and wherein the step of dynamically applying the plurality of defined experiences retrieves experience data from the central repository.

5. (Original) The method from claim 3, wherein the step of deriving insight from analytical models comprises:
extracting customer data for a plurality of customers from at least one database;
training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;
gathering the customer interaction results; and
re-training the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

6. (Previously presented) The method from claim 1, wherein evaluating the customer strategy comprises:
evaluating business value drivers;
defining key performance indicators; and
defining business constraints.

7. (Previously presented) The method from claim 1, wherein identifying the plurality of customer segments comprises:

segmenting a plurality of customers by behavior data stored in a data warehouse;

segmenting the plurality of customers by value data stored in the data warehouse; and

generating a two-dimensional matrix for cross-segmenting the plurality of customers using the behavior data and the value data.

8. (Previously presented) The method from claim 1, wherein formulating the interaction strategy comprises choosing a subset of interaction reasons from a pre-defined repository of interactions for a specified industry.

9. (Previously presented) The method from claim 1, wherein the step of formulating the interaction strategy comprises capturing a current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.

10. (Previously presented) The method from claim 1, wherein formulating the interaction strategy comprises modeling value opportunities.

11. (Previously presented) The method from claim 1, wherein formulating the interaction strategy comprises ranking interaction reasons to determine a primary set of interaction reasons.

12. (Cancelled)

13. (Cancelled)

14. (Original) The method from claim 1, wherein the step of defining the plurality of prioritized experiences enables a business user to define a plurality of treatments.

15. (Previously presented) The method from claim 1, wherein the step of dynamically applying the plurality of defined experiences comprises leveraging a centralized rule processing engine;

wherein the rule processing engine is independent of and consistent for a plurality of channels.

16. (Previously presented) The method from claim 15, wherein the rule processing engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

17. (Cancelled)

18. (Original) The method from claim 17, further comprising
scoring customer information; and
storing scored information in the customer intelligence record.

19. (Original) The method from claim 1, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

20. (Previously presented) The method from claim 1, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.

21. (Currently Amended) A computer program stored on a computer readable medium for execution by a computer, the computer program comprising:

a code segment for defining a plurality of prioritized experiences correlating to an interaction strategy, wherein each prioritized experience has at least one associated treatment;

a code segment for storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

a code segment for dynamically applying the plurality of stored defined experiences, using a central, channel-independent processing engine, during interactions with customers over at least two different types of communication channels;

a code segment for capturing customer interaction results, for refining future targeted interactions;

a code segment for evaluating a customer strategy for a company;

a code segment for identifying a plurality of customer segments for a customer base of the company; and

a code segment for formulating the interaction strategy based on value opportunities by defining a plurality of treatments and assigning each of the plurality of treatments to a prioritized interaction based on a hierarchy of grouped rules, where the hierarchy of grouped rules comprises a group of overriding rules, a group of trigger rules, a group of event based rules, and a group of interaction rules, such that overriding rules are globally

applied to all customers, and such that any rule from the group of overriding rules takes precedence over any rule from the group of interaction rules,

wherein the code segment for applying the plurality of defined experiences comprises:

a code segment for generating a customer interaction record with a plurality of data fields for a customer, the customer interaction record comprising a batch data section, a customer experience packet section, and a real time data section;

a code segment for generating an XML document from the customer interaction record;

a code segment for using a web services layer to pass the XML document to the central, channel-independent rule processing engine;

a code segment for processing the hierarchy of grouped rules using information from the customer interaction record;

a code segment for updating the customer experience packet section of the customer interaction record and the XML document to indicate at least one treatment for the customer; and

a code segment for using the web services layer to send the XML document to a channel to indicate the at least one treatment for the customer.

22. (Cancelled)

23. (Original) The computer program from claim 21, further comprising a code segment for deriving insight about customers from analytical models, wherein defining the prioritized experiences is based on the derived insight.

24. (Original) The computer program from claim 21, wherein the code segment for storing the plurality of prioritized experiences stores experience data in a central repository; and

wherein the code segment for dynamically applying the plurality of defined experiences retrieves experience data from the central repository.

25. (Original) The computer program from claim 23, wherein the code segment for deriving insight from analytical models comprises:

a code segment for extracting customer data for a plurality of customers from at least one database;

a code segment for training analytical models to predict customer behavior, wherein the analytical models are trained using the customer data extracted from at least one database;

a code segment for gathering the customer interaction results; and

a code segment for re-training the analytic models to refine the customer behavior prediction, wherein the analytical models are re-trained using the customer data extracted from at least one database as well as the customer interaction results.

26. (Previously presented) The computer program from claim 21, wherein the code segment for evaluating the customer strategy comprises:

- a code segment for evaluating business value drivers;
- a code segment for defining key performance indicators; and
- a code segment for defining business constraints.

27. (Previously presented) The computer program from claim 21, wherein the code segment for identifying the plurality of customer segments comprises:

- a code segment for segmenting a plurality of customers by behavior data stored in a data warehouse;
- a code segment for segmenting the plurality of customers by value data stored in a data warehouse; and
- a code segment for generating a two-dimensional matrix for cross-segmenting the plurality of customers by using the behavior data and the value data.

28. (Previously presented) The computer program from claim 21, wherein the code segment for formulating the interaction strategy comprises a code segment for choosing a subset of interaction reasons from a pre-defined repository of interactions for a specified industry.

29. (Previously presented) The computer program from claim 21, wherein the code segment for formulating the interaction strategy comprises a code segment for capturing current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.

30. (Previously presented) The computer program from claim 21, wherein the code segment for formulating the interaction strategy comprises a code segment for modeling value opportunities.

31. (Previously presented) The computer program from claim 21, wherein the code segment for formulating the interaction strategy comprises a code segment for ranking interaction reasons to determine a primary set of interaction reasons.

32. (Cancelled)

33. (Cancelled)

34. (Previously presented) The computer program from claim 21, wherein the code segment for defining the plurality of prioritized experiences enables a business user to define a plurality of treatments.

35. (Previously presented) The computer program from claim 21, wherein the code segment for dynamically applying the plurality of defined experiences comprises a code segment for leveraging a centralized rule processing engine;

wherein the rule processing engine is independent of and consistent for a plurality of channels.

36. (Previously presented) The computer program from claim 35 wherein the centralized rule processing engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

37. (Cancelled)

38. (Original) The computer program from claim 37, further comprising:
a code segment for scoring customer information; and
a code segment for storing the scored information in the customer intelligence record.

39. (Previously presented) The computer program claim from 21, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

40. (Previously presented) The computer program claim from claim 21, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.

41. (Currently Amended) A system for optimizing customer experiences, the system comprising:

a workbench analysis subsystem for defining a plurality of prioritized experiences correlating to an interaction strategy, wherein each prioritized experience has at least one associated treatment;

a central repository for storing the plurality of prioritized experiences for consistent treatment among a plurality of different types of communication channels;

an interaction optimizing subsystem for dynamically applying the plurality of stored defined experiences, using a central, channel-independent processing engine, during interactions with customers over at least two different types of communication channels, wherein the interaction optimizing subsystem comprises a customer interaction record with a plurality of data fields for a customer, the customer interaction record comprises a batch data section, a customer experience packet section, and a real time data section, and an XML document is generated from the

customer interaction record and passed to the central, channel-independent rule processing engine;

a subsystem for capturing customer interaction results, for refining future targeted interactions;

a plurality of customer segments for a customer base of a company; and

an interaction strategy module for formulating an interaction strategy based on value opportunities, wherein the interaction strategy module defines a plurality of treatments and assigns each of the plurality of treatments to a prioritized interaction based on a hierarchy of grouped rules, where the hierarchy of grouped rules comprises a group of overriding rules, a group of trigger rules, a group of event based rules, and a group of interaction rules, such that overriding rules are globally applied to all customers, and such that any rule from the group of overriding rules takes precedence over any rule from the group of interaction rules, wherein the hierarchy of grouped rules are processed using information from the customer interaction record, the customer experience packet section of the customer interaction record and the XML document are updated to indicate at least one treatment for the customer, and the XML document is sent to a channel to indicate the at least one treatment for the customer.

42. (Previously presented) The system from claim 41, wherein the interaction optimizing subsystem comprises:

a rule processing engine for choosing from the plurality of prioritized experiences in the central repository; and

a plurality of services for interfacing data between the rule processing engine and the plurality of communication channels.

43. (Original) The system from claim 42, wherein the plurality of services comprise:

a plurality of web services; and

a plurality of common customer services.

44. (Cancelled)

45. (Original) The system from claim 41, further comprising at least one analytical model for use in deriving insight about customers, wherein the derived insight is leveraged by the workbench analysis subsystem for defining the prioritized experiences.

46. (Previously presented) The system from claim 41, further comprising:

at least one database upon which is stored customer data;

wherein the at least one analytical model is trained to predict customer behavior

using customer data extracted from the at least one database; and

wherein the at least one analytical model is re-trained using the customer data

extracted from the at least one database and the gathered customer

interaction results from the subsystem for capturing customer interaction results.

47. (Previously presented) The system from claim 41, further comprising:
a first set of customer segments based on behavior data stored in a data warehouse;
a second set of customer segments based on value data stored in the data warehouse; and
a two-dimensional matrix for cross-segmenting the plurality of customers as a function of the first set of customer segments and the second set of customer segments;
wherein the plurality of customer segments are determined from the two-dimensional matrix.
48. (Original) The system from claim 41, further comprising a pre-defined repository of interactions for a specified industry;
wherein the workbench analysis subsystem leverages the pre-defined repository of interactions for defining the plurality of prioritized experiences.
49. (Previously presented) The system from claim 41, wherein the interaction strategy module captures a current channel mix for all customer experiences and a future channel mix for the plurality of prioritized experiences.
50. (Previously presented) The system from claim 41, wherein the interaction strategy module models value opportunities.
51. (Previously presented) The system from claim 41, wherein the interaction strategy module ranks interaction reasons to determine a primary set of interaction reasons.

52. (Previously presented) The system from claim 41, wherein the interaction strategy module defines a plurality of treatments and assigns each of the plurality of treatments to a prioritized interaction.

53. (Cancelled)

54. (Original) The system from claim 41 wherein the workbench analysis subsystem enables a business user to define a plurality of treatments.

55. (Previously presented) The system from claim 42, wherein the rule processing engine is independent of and consistent for the plurality of channels.

56. (Previously presented) The system from claim 55, wherein the rule processing engine applies treatments as a function of a customer segment, an interaction type, and an interaction channel.

57. (Cancelled)

58. (Original) The system from claim 57, further comprising a scoring module for scoring customer information;

wherein scored information from the scoring module is stored in the customer intelligence record.

59. (Original) The system from claim 41, wherein the plurality of prioritized experiences support marketing, sales, service and billing functions executed by a customer.

60. (Previously presented) The system from claim 41, wherein formulating an interaction strategy includes assessment of a business and identification of opportunities to create value.